JUL 2 7 2006

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Theresa Deggendorf)	
55)	Art Unit: 3624
Application No.: 10/697,774)	
•	·)	Examiner: Debra F. Charles
Filed: October 30, 2003)	
)	Atty. Docket No.: 08898.105002
Title: Method and System for Tracking and)	
Reporting Automated Clearing House)	
Transaction Status)	

FOURTH SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicant cites the information on the attached Form PTO-1449, "List of Information Disclosed by Applicant," pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98. Applicant has enclosed a copy of any non-patent literature.

This IDS is being filed before the mailing date of a Final Office Action or a Notice of Allowance. A check for \$180 is enclosed to cover the fee as required by 37 C.F.R. § 1.17(p). The Commissioner is authorized to charge any additional fees, or to credit any overpayment, to Deposit Account No. 11-0980. A duplicate of this document is attached.

07/27/2006 FMETEKII 00000034 10697774 01 FC:1806 180.00 OP

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on July 21, 2006.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

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1PE		Sheet I of I
FORM (TO-1449, Adapted		
JUL 2 7 2006		TION DISCLOSED BY APPLICANT several sheets if necessary)
ATTY TO GKET NO.	SERIAL NO.	FILING DATE
08898.105002	10/697,774	October 30, 2003
APPLICANT		GROUP
Deggendorf		3624
1 1		acluding Author, Title, Date, Pertinent Pages, Etc.)
AA		Controls, pp. 10-1 to 10-8, February 25, 2002.
AB	September 30, 2003	ALPH), Applicants submit that this document was published prior to
AC		hird-Party Service Providers: A Case Study, Chris Daniel, Partner, Alston &
AD	The Impact of NACHA Rule Ch Senior Director of Network Servi	anges on Third Party Service Providers, December 15, 2004, Deborah Shaw, ices, NACHA
AE	NACHA Third Party ACH Rules Mary O'Toole, Vice President, B	: Improving Risk Management for Financial Institutions, December 15, 2004, ank of America
EXAMINER		DATE CONSIDERED
	if reference considered, whether or not onsidered. Include copy of this form wi	citation is in conformance with MPEP 609; Draw line through citation if not in ith next communication to applicant.